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Name: Melissa Scanzillo

Signature: *Melissa Scanzillo*

Clifford Chance US LLP

Docket No. 3499-95

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Bridges et al.

Filed: November 28, 2000

Group Art Unit: 3628

Serial No: 09/724,075

Examiner: Graham, Clement B.

For: DYNAMIC REALLOCATION HEDGE ACCOUNTING

Commissioner for Patents

Mail Stop Box Non Fee Amendment

P.O. Box 1450

Alexandria, VA 22313-1450

Response to Office Action Mailed Sept. 4, 2003

Dear Sir:

In response to the Office Action mailed September 4, 2003, please amend the application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 6 of this paper.

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GROUP 3600